

IN RE:

JASON D. TRACE  
KERI L. TRACE  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:14-10025 TPA

Chapter 13

Document No.: 107

ORDER OF COURT

AND NOW, this 9th day of June, 2017, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT

U.S. BANKRUPTCY JUDGE

JLM

In re:  
Jason D. Trace  
Keri L. Trace  
Debtors

Case No. 14-10025-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: lfin  
Form ID: pdf900

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Total Noticed: 34

Date Rcvd: Jun 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2017.

db/jdb +Jason D. Trace, 2278 Milltowne Way, Lake Mary, FL 32746-4984  
 13777382 +Capital One Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285  
 13856065 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13777383 +Chase, Po Box 24696, Columbus, OH 43224-0696  
 13777384 +Comenity Bank / Peebles, Attention: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686  
 13874343 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail,  
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
 14055245 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508  
 13793630 +M&T Bank, PO Box 1508, Buffalo, New York 14240-1508  
 13777390 M&t Credit Services LLC, 1100 Worley Drive, Consumer Asset Management, 2nd Floor,  
Williamsville, NY 14221  
 13777391 +Mantis / Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
 13777393 +Sears / Cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 13777395 Verizon, 500 Technology Drive #550, Saint Charles, MO 63304-2225  
 13777396 +Victoria's Secret, Attention: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: camanagement@mtb.com Jun 10 2017 00:50:25 M&T Bank, 1100 Wehrle Drive,  
Williamsville, NY 14221  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 10 2017 00:51:48  
PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
 13829140 +E-mail/Text: bncmail@w-legal.com Jun 10 2017 00:50:45 ALTAIR OH XIII, LLC,  
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13777380 +E-mail/Text: ally@ebn.phinsolutions.com Jun 10 2017 00:50:18 Ally Financial,  
Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004  
 13827302 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 10 2017 06:46:46  
American InfoSource LP as agent for, Verizon, PO Box 248838,  
Oklahoma City, OK 73124-8838  
 13777385 +E-mail/Text: kthomas@eriefcu.org Jun 10 2017 00:50:25 Erie Federal Credit Union,  
1109 East 38th Street, Erie, PA 16504-1845  
 13777386 +E-mail/PDF: gecscedi@recoverycorp.com Jun 10 2017 00:44:25 GE Capital Retail Bank / Amazon,  
Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 13777387 +E-mail/PDF: gecscedi@recoverycorp.com Jun 10 2017 00:44:00 GE Capital Retail Bank / Lowes,  
Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104  
 13777388 +E-mail/PDF: gecscedi@recoverycorp.com Jun 10 2017 00:43:35 GE Capital Retail Bank / Old Navy,  
Attention: GEMB, Po Box 103104, Roswell, GA 30076-9104  
 13777389 +E-mail/Text: bnckohlsnotices@becket-lee.com Jun 10 2017 00:50:21 Kohls / Capone,  
Po Box 3115, Milwaukee, WI 53201-3115  
 13871808 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 10 2017 00:43:37  
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13777392 +E-mail/Text: ahefner@onefcu.com Jun 10 2017 00:51:11 Meadville Area Federal Credit Union,  
300 Arch Street, Meadville, PA 16335-3217  
 13865607 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 10 2017 01:03:15  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14520193 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 10 2017 00:51:59  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
 13811371 E-mail/Text: bnc-quantum@quantum3group.com Jun 10 2017 00:50:27  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 13808392 E-mail/Text: bnc-quantum@quantum3group.com Jun 10 2017 00:50:27  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 13777394 E-mail/PDF: cbp@onemainfinancial.com Jun 10 2017 00:43:35 Springleaf Financial Services,  
18947 Park Avenue, Meadville, PA 16335  
 13873624 E-mail/PDF: cbp@onemainfinancial.com Jun 10 2017 00:44:00 SPRINGLEAF FINANCIAL SERVICES,  
PO BOX 971, EVANSVILLE, IN 47706  
 13874164 E-mail/PDF: gecscedi@recoverycorp.com Jun 10 2017 00:44:26 Synchrony Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 13777397 +E-mail/Text: bnc-bluestem@quantum3group.com Jun 10 2017 00:50:59 Webbank / Fingerhut,  
6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
 13777398 +E-mail/Text: collections@widgetfinancial.com Jun 10 2017 00:50:41 Widget Financial,  
2154 East Lake Road, Erie, PA 16511-1140

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMORGAN CHASE BANK, N.A.  
13777381 ##+Capital One, Po Box 5253, Carol Stream, IL 60197-5253

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 11, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, N.A. agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
Christopher J. Davis on behalf of Creditor M&T Bank cjd@sgkpc.com, pms@sgkpc.com  
Daniel P. Foster on behalf of Debtor Jason D. Trace dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Joint Debtor Keri L. Trace dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Douglas Smillie on behalf of Creditor M&T Bank dsmillie@flblaw.com, ccharlton@flblaw.com  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmeccf@chapter13trusteevdpa.com

TOTAL: 8